
 **MOVEMENTMORTGAGE**  
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PO BOX 100081, Duluth, GA 30096-9377

RACHAEL ANNE THOMSON  
1567 PARKLANE RD  
SWARTHMORE PA 19081-2313


Contact Us



Customer Service: 855-979-1084




Property Tax: 844-580-3676




Property Insurance: 833-811-3064

NMLS #39179



Correspondence Address: PO BOX 100077  
Duluth, GA 30096-9377



[www.movement.com/paymymortgage](http://www.movement.com/paymymortgage)

Loan Number:

Property Address: 1567 PARKLANE RD  
SWARTHMORE PA 19081

Statement Date: 11/02/22

Why am I receiving this statement?

You are receiving this statement because we have completed an analysis of your escrow account. Your escrow account is the account that we use to pay property costs, such as property taxes, homeowners insurance, and mortgage insurance. At least once a year, we are required to analyze your escrow account to ensure your monthly payment is sufficient to pay your escrowed property costs.

Based on our review, you have a shortage of \$295.32.

Your payment may be changing, please see the chart below for more information.

This means that we do not expect to have sufficient funds in your escrow account over the next 12 months to pay your escrowed property costs. Don't worry, even if there aren't enough funds in your account, we will still complete these payments on your behalf. This shortage was caused by changes in your taxes, insurance, or escrow deposits. Your Escrow Account History shows the most recent transactions on your account. Your Escrow Account Projections show anticipated payments over the next 12 months.

Your New Mortgage Payment

Pay the shortage of \$295.32 over the next 12 payments.	Current Monthly Payment		New Monthly Payment beginning on 1/1/2023
	Principal & Interest:	\$893.53	\$893.53
	Escrow Payment:	\$746.48	\$762.87
	Shortage:	\$0.00	\$24.61
	Total Payment:	\$1,640.01	\$1,681.01*

\*If your mortgage payments are set up on an auto-draft, we will automatically adjust your payment for you.  
\*\*If you have an adjustable rate mortgage (ARM), we will send a separate notice to you before your payment is scheduled to change.

Shortage

We will collect your escrow shortage of \$295.32 over the next 12 payments.

Your Escrow Account History

The following statement displays actual activity as it occurred in your escrow account from January 2022 to December 2022.

Month	Projected Payment to Escrow	Actual Payment to Escrow	Description	Projected Disbursement	Actual Disbursement	Projected Balance	Actual Balance
Beginning Balance						\$3,613.53	\$2,400.91
Jan 22	\$746.48	\$746.48	MORTGAGE INS	-\$144.22	-\$144.22	\$4,215.79	\$3,003.17
Jan 22			HAZARD INS		-\$789.27 *	\$4,215.79	\$2,213.90
Feb 22	\$746.48	\$746.48	MORTGAGE INS	-\$144.22	-\$144.22	\$4,818.05	\$2,816.16
Feb 22			PROPERTY TAX	-\$566.15	-\$566.15	\$4,251.90	\$2,250.01
Feb 22			HAZARD INS	-\$740.79	*	\$3,511.11	\$2,250.01
Mar 22	\$746.48	\$746.48	MORTGAGE INS	-\$144.22	-\$144.22	\$4,113.37	\$2,852.27
Mar 22			PROPERTY TAX	-\$1,663.39	-\$1,663.39	\$2,449.98	\$1,188.88
Apr 22	\$746.48	\$746.48	MORTGAGE INS	-\$144.22	-\$144.22	\$3,052.24	\$1,791.14
May 22	\$746.48	\$746.48	MORTGAGE INS	-\$144.22	-\$144.22	\$3,654.50	\$2,393.40
Jun 22	\$746.48	\$746.48	MORTGAGE INS	-\$144.22	-\$144.22	\$4,256.76	\$2,995.66
Jul 22	\$746.48	\$1,088.99 *	MORTGAGE INS	-\$144.22	-\$144.22	\$4,859.02	\$3,940.43
Aug 22	\$746.48	*	MORTGAGE INS	-\$144.22	-\$144.22	\$5,461.28	\$3,796.21
Aug 22			PROPERTY TAX	-\$4,256.76	-\$4,404.93 *	\$1,204.52	-\$608.72
Sep 22	\$746.48	\$1,492.96 *	MORTGAGE INS	-\$144.22	-\$144.22	\$1,806.78	\$740.02
Oct 22	\$746.48	*	MORTGAGE INS	-\$144.22	-\$144.22	\$2,409.04	\$595.80
Nov 22	\$746.48	\$746.48	MORTGAGE INS	-\$144.22	*	\$3,011.30	\$1,342.28
Dec 22	\$746.48	\$746.48 E	MORTGAGE INS	-\$144.22	-\$144.22 E	\$3,613.56	\$1,944.54 E

Account balance as of December 2022: \$1,944.54

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount of the deposit/disbursement.  
\*\*An 'E' indicates anticipated escrow activity that has not yet occurred prior to the effective date of this analysis.

During the history period of January 2022 to December 2022

Total Escrow Payments Received:	\$8,553.79
Total Escrow Disbursements:	-\$9,010.16
Interest on Escrow Deposited to your Account:	\$0.00

Projected Escrow Summary					
	Anticipated Annual Disbursement				New Monthly Escrow Payment
Mortgage Insurance*:	\$1,730.64	÷	12	=	\$144.22
Property Tax*:	\$6,634.47	÷	12	=	\$552.87
Hazard Insurance*:	\$789.27	÷	12	=	\$65.77
Total:	\$9,154.38	÷	12	=	\$762.87

\*These amounts are based on any escrow items that may have been paid in the past and any future payments that we expect to make.

The following summary shows projected activity in your escrow account for the next twelve months, which was used to calculate your payment above.

Month	Monthly Escrow Payment	Amount Estimated to be Paid	Description	Projected Escrow Balance	Required Escrow Balance
			Beginning Balance	\$1,944.54	\$3,711.83
Jan 23	\$762.87	-\$144.22	MORTGAGE INS	\$2,563.19	\$4,330.48
Feb 23	\$762.87	-\$144.22	MORTGAGE INS	\$3,181.84	\$4,949.13
Feb 23		-\$566.15	PROPERTY TAX	\$2,615.69	\$4,382.98
Feb 23		-\$789.27	HAZARD INS	\$1,826.42	\$3,593.71
Mar 23	\$762.87	-\$144.22	MORTGAGE INS	\$2,445.07	\$4,212.36
Mar 23		-\$1,663.39	PROPERTY TAX	\$781.68	\$2,548.97
Apr 23	\$762.87	-\$144.22	MORTGAGE INS	\$1,400.33	\$3,167.62
May 23	\$762.87	-\$144.22	MORTGAGE INS	\$2,018.98	\$3,786.27
Jun 23	\$762.87	-\$144.22	MORTGAGE INS	\$2,637.63	\$4,404.92
Jul 23	\$762.87	-\$144.22	MORTGAGE INS	\$3,256.28	\$5,023.57
Aug 23	\$762.87	-\$144.22	MORTGAGE INS	\$3,874.93	\$5,642.22
Aug 23		-\$4,404.93	PROPERTY TAX	-\$530.00	\$1,237.29
Sep 23	\$762.87	-\$144.22	MORTGAGE INS	\$88.65	\$1,855.94
Oct 23	\$762.87	-\$144.22	MORTGAGE INS	\$707.30	\$2,474.59
Nov 23	\$762.87	-\$144.22	MORTGAGE INS	\$1,325.95	\$3,093.24
Dec 23	\$762.87	-\$144.22	MORTGAGE INS	\$1,944.60	\$3,711.89

Here is how we calculated your shortage based on the highlighted line above:

	Projected Low Balance	-\$530.00
-	Required Minimum Balance	\$1,237.29
=	Shortage Amount	-\$295.32

Your required minimum balance for the next 12 months is \$1,237.29, which equals a reserve of 2 month escrow deposit. Federal law allows us to include a minimum balance cash reserve to help cover any increases in your property costs. In order to reach this low point, your required escrow balance after your December payment should be \$3,711.83, while your actual escrow balance is estimated to be \$1,944.54. The difference, \$295.32, represents an escrow shortage and will be spread over the next 12 payments unless your shortage is paid in full.

Please remember, as your taxes and/or insurance change, the escrow portion of your payment may change. If you have any questions about this Escrow Analysis, please call our Customer Service Department toll free at 855-979-1084.

Additional Information

**Notice regarding Bankruptcy:** If you are a debtor involved in a bankruptcy proceeding, this statement has been sent to you merely for informational purposes and should be disregarded as an attempt to collect the debt (unless your mortgage is subject to an in rem order). The amount stated may not accurately reflect the debt owed.

**Information for Servicemembers and their dependents:** Servicemembers Civil Relief Act – The SCRA may offer protection or relief to military members who have been called to active duty. If either you have been called to active duty or you are the spouse, registered domestic partner, partner in a civil union, or financial dependent of a person who has been called to active duty, and you have not yet made us aware of your status, please contact Customer Service at 855-979-1084.

**Successor in Interest:** A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact us by phone, mail or email to start the confirmation process.

**HUD Counseling Notice:** For help exploring options, the Federal government provides contact information for housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor) or obtain no-cost assistance by contacting the Department of Housing and Urban Development at [www.hudgov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hudgov/offices/hsg/sfh/hcc/hcs.cfm) or by calling 1-800-569-4287.

**ACH Debit Borrowers:** You have previously authorized Movement Mortgage, LLC, to automatically debit your bank account each month for the amount of your monthly payment of principal, interest, and escrow (if applicable). Please note the amount of your next ACH debit will be changed (increase/decrease) to reflect the amount of your new monthly payment as reflected herein. Movement Mortgage, LLC, is authorized to debit your bank account each month until you provide written or oral notice to stop. Termination request must be received by Movement Mortgage, LLC, at least three (3) business days prior to your next scheduled debit.